

Philip J. Cappio, 70, Retired Teacher, Business Owner, Active Volunteer

Philip J. Cappio, 70, passed away peacefully at home in Scotch Plains, N.J., on Monday, September 2, 2019.

Philip received his Bachelor of Arts in English from Marist College in 1968 and his Master of Arts in Education from Seton Hall University in 1977. He had worked as a teacher at Christopher Columbus High School in Miami, Fla., Union Catholic High School in Scotch Plains, then Roselle Catholic High School in Roselle before retiring from teaching. He was also the president of his landscaping business, Cappio Landscaping, which he started in 1984.

Philip was very active in the Parish Community of Saint Helen in Westfield and volunteered as a tutor for Literacy New Jersey as well as a trail steward in the Watchung Reservation. He was an avid runner, rollerblader, skier and kayaker and was the 159th finisher in the 1969 Boston Marathon. He will be remembered as a life-long feeder of birds — and enemy of squirrels — but most of all, as a loving husband and father and a

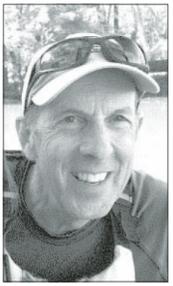
generous and trusted friend and neighbor.

Surviving are his wife, Mary Ball Born in Flushing, N.Y., he lived in Manhasset before moving to Scotch Plains 40 years ago. Cappelto; his daughters, Moria (Joseph Frederick) of New York City, Claire (David Atkinson) of Merion Station, Pa. and Regina (Todd Wilson) of Hoboken; three brothers, Daniel Cappio (Lorraine) of Ramsey, Bruce Cappio (Don Johnson) of Sayville, N.Y. and Robert Cappio (Jessica Mohan) of Armonk, N.Y.; two sisters, Nancy Cappio Godina (John) of Topsham, Vt. and Janice Cappio Barlow (John) of Southport, Conn.; and five grandchildren, Delaney, Eliza Mae, Lydia, Davis and Maya.

Visitation will be at Memorial Funeral Home, 155 South Avenue, Fanwood, on Friday, September 6, from 3 to 8 p.m. A Mass of Christian Burial will be celebrated at St. Helen's Roman Catholic Church, 1600 Rahway Avenue, Westfield, on Saturday, September 7, at 9:45 a.m. Interment will follow at St. Teresa's Cemetery in Summit.

In lieu of flowers, donations may be made to Helping Hands and Hearts, 1600 Rahway Avenue, Westfield, N.J. 07090.

September 5, 2019



Philip J. Cappio

Business Owners: You Need Your Own Retirement Plan

As a business owner, you can't afford to ignore your competition. You can't afford to miss out on the trends affecting your industry. You can't afford to alienate customers. And here's one more item to add to the list: You can't afford not to create a retirement plan for yourself.

Of course, you might think that, one day, you'll simply sell your business and live off the proceeds. But selling a business isn't always simple, and there's no guarantee you'll receive enough to pay for a comfortable retirement — which is why you should strongly consider creating a retirement plan now.

Here are some of the most widely used plans:

SEP-IRA: You can contribute up to 25 percent of your compensation — as much as \$56,000 in 2019 — to a SEP-IRA. Your contributions are tax deductible and your earnings grow tax deferred until withdrawn. This plan offers you significant flexibility in making contributions for yourself and your employees. Plus, as an employer, you can generally deduct, as business expenses, any contributions you make on behalf of your plan participants.

SIMPLE IRA: In 2019, you can put in up to \$13,000 — or \$16,000 if you're 50 or older — to a SIMPLE IRA. As is the case with the SEP-IRA, your earnings grow tax deferred. You can match your employees' contributions dollar for dollar, up to 3 percent of compensation. If you work for yourself, you can combine employee and employer contributions, so if you use the 3-percent matching rule, and you earn enough to fully match employee contributions, you can put in up to \$26,000 per year (or \$32,000 if you're 50 or older). Alternatively, you could contribute 2 percent of each eligible employee's compensation each year, up to a

maximum of \$5,600, regardless of whether the employee contributes. Contributions to your employees are tax deductible.

"Owner-only" 401(k) plan: If you have no employees other than your spouse, you can establish an "owner-only" 401(k) plan, which functions similarly to a 401(k) plan offered by a large employer. Between salary deferral and profit sharing, you can contribute up to \$56,000, in pre-tax dollars, to your owner-only 401(k), or \$62,000 if you're 50 or older. Like a SEP-IRA and SIMPLE IRA, a 401(k) provides the potential to accumulate tax-deferred earnings. However, you could choose

to open a Roth 401(k), which can be funded with after-tax dollars. With a Roth 401(k), your earnings can grow tax-free, provided you've had your account at least five years and you don't start taking withdrawals until you're at least 59½.

Which plan is right for you? The answer depends on several factors, such as whether you have any employees and how much money you can contribute each year. But all the plans mentioned above are generally easy to establish, and the administrative costs are usually minimal. Most important, any one of them can help you build some of the resources you'll need to enjoy the retirement lifestyle you've envisioned. To select an appropriate plan, you may want to consult with your tax and financial advisors.

In any case, don't wait too long. Time goes by quickly, and when you reach that day when you're a "former" business owner, you'll want to be prepared.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

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Jayson M. Astel, CFP®, AAMS® Financial Advisor

Obituaries

Mary Wellnitz, Loving Mother, Devoted Grandmother

Mary Wellnitz, 89, passed away on Tuesday, August 27, 2019.

Born in Orange, N.J., to Lawrence and Filomena Orlando, Mary moved from Bloomfield to Westfield in 1960.

Mary had a long career at Ciba-Geigy, retiring as a Research Assistant. She also worked part time at Lord & Taylor in Westfield.

A longtime, active parishioner of the Holy Trinity Roman Catholic Church in Westfield, Mary was involved in the Rosary Society.

Mary was an avid walker and swimmer and was a regular at the Y in Westfield and a member of Manor Park Swim Club. Known for her constant smile and infectious laugh, she enjoyed spending time with friends and family and was devoted to her grandchildren.

Mary Wellnitz was predeceased

by her sisters, Camilla and Josephine, and her brother, Rocco. She is survived by her children, Beth and her wife, Lisa, and Mark and his wife, Barbara, and by her grandchildren, Claire, Andrew and Christopher.

A Mass of Christian Burial will be offered at 10 a.m. on Friday, September 6, at the Holy Trinity Roman Catholic Church on Westfield Avenue in Westfield. Burial will follow at Fairview Cemetery in Westfield.

In lieu of flowers, please consider a memorial contribution in Mary's name to Alzheimer's New Jersey, www.alznj.org; Alzheimer's New Jersey, 425 Eagle Rock Avenue, Suite 203, Roseland, N.J. 07068; (973) 586-4300; development@alznj.org.

Arrangements are by Dooley Colonial Funeral Home, 556 Westfield Avenue, Westfield.

September 5, 2019



Mary Wellnitz

Scotch Plains Library Lists Various Book Club Choices

SCOTCH PLAINS — The Scotch Plains Public Library welcomes area residents to join one of its multiple book club options.

On Monday, September 9, at 10 a.m., the library will host Bagels & Books, where book lovers share their recent reading experiences with other bibliophiles and pick up suggestions for future reading. Light refreshments will be served. Registration is required.

The library's Evening Book Club will meet the following Monday, September 16, at 7 p.m., to discuss "Eleanor Oliphant is Completely Fine" by Gail Honeyman, and the Afternoon Book Club will meet on Tuesday, September 17, at 1 p.m., to discuss "Pachinko" by Min Jin Lee. No registration is required for these discussions.

The library's Next Chapter Book Clubs are for young adults with intel-

lectual and developmental disabilities. They will resume on Tuesday, September 17, at Panera Bread in Watchung. For more information, contact the library Reference Desk.

On Thursday, September 26, at 7 p.m., the library will introduce a new Cookbook Club. For this first meeting, registered attendees are invited to bring a favorite cookbook or recipe to discuss with the group. Librarians will bring their favorite cookbooks, as well as dishes to share from those cookbooks. Registration is required.

For more information or to register when required, go to scotplib.org, email library@scotplib.org, call (908) 322-5007, extension no. 204, or stop by the Reference Desk. The Scotch Plains Public Library is located at 1927 Bartle Avenue, one block from Park Avenue in the center of the township.

Tea Party to Celebrate Downton Abbey Film

SCOTCH PLAINS — In celebration of the upcoming release of the *Downton Abbey* feature film, the Scotch Plains Public Library invites fans for a "tea party" on Thursday, September 19, at 7 p.m.

The event will start with participants making teacup candles. Attendees should bring their own teacup or mug; all other materials will be provided. While the wax sets, they will watch the documentary *The Manners of Downton Abbey*, in which Alastair Bruce, historical

"Downton Abbey" advisor, takes viewers on a journey through 1900s Britain and shows how he got all those details right on the show.

Registration is required for this program. For more information and to register, go to scotplib.org, email library@scotplib.org, call (908) 322-5007, extension no. 204, or stop by the Reference Desk. The Scotch Plains Public Library is located at 1927 Bartle Avenue, one block from Park Avenue in the center of the township.



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Helen D. Van Bergen, Formerly of Westfield

Helen D. Van Bergen, 87, of Sea Girt, passed away on Sunday, August 25, 2019, at her home.

Mrs. Van Bergen was born and raised in Floral Park, N.Y., a daughter of the late Patrick and Nellie (Mahoney) Daly. She was a graduate of The Mary Louis Academy and Adelphi University. She also received her Master's from Kean College. After marrying Norbert Van Bergen and moving to Westfield, N.J., where they raised their family, Mrs. Van Bergen went on to a distinguished career as a Registered Nurse. She worked at various hospitals, was a visiting nurse, and was a school nurse at Holy Trinity School in Westfield. She then moved into nursing education, serving as a Professor of Nursing at Union County College before retiring. The Van Bergens summered in Manasquan for many years before retiring to Sea Girt 23 years ago. Mrs. Van Bergen was an avid traveler, having enjoyed cruises and trips to Paris, but mostly enjoyed time at the beach.

Mrs. Van Bergen was predeceased by her beloved husband, Norbert Van Bergen, in 2013, as well as by her

brothers, Patrick, Bart, Denis and Joseph Daly. She is survived by her children, Maribeth Yerks and her husband, Gary, of Surprise, Ariz., Mariclare Lesniak and her husband, Bill, of Robbinsville, and Matthew Daly Van Bergen, of Howell. She was the beloved grandmother of David Yerks (Felicia), Sara Schultz (Dan), Jena Eckstein (John), Meagan Lesniak, Brandon and Kira Van Bergen, and the great-grandmother of Dylan and Makena Yerks. Also surviving are Mrs. Van Bergen's sisters, Betty Daly and Sr. Mary Daly, CSI, as well as many loved nephews and nieces.

The Funeral Mass was celebrated at St. Mark's Church in Sea Girt on Friday, August 30, 2019. Mrs. Van Bergen's cremated remains will be laid to rest with her husband at the Brig. Gen. Wm. C. Doyle Veterans Cemetery, Arnetown, privately. In lieu of flowers, donations may be made to the St. Mark's Church Social Concerns Committee, 215 Crescent Parkway, Sea Girt, N.J. 08750. Condolences may be sent via www.obrienfuneralhome.com.

September 5, 2019



ROUND-UP SUNDAY SERVICE AND BBQ...The Trinity Episcopal Church invites the community for Sunday School start-up, a celebration of ministries and a fellowship barbecue for everyone, 10 a.m. to 12:30 p.m., this Sunday, September 8. Trinity Episcopal Church is located at 119 Forest Avenue, Cranford.

Trinity Round-up Service, BBQ On Tap This Sunday

CRANFORD — The Trinity Episcopal Church, located at 119 Forest Avenue, Cranford, will hold its annual Round-up Sunday service and barbecue this Sunday, September 8, starting at 10 a.m.

"Round-up Sunday is an opportunity to rededicate ourselves to God's mission," said the Reverend Andy Kruger, Trinity's Priest-in-Charge.

Specifically, Round-up Sunday is the enrollment and start of 2019-2020 Sunday school and is a celebration of Trinity's ministries including Confirmation, Outreach, Fellowship Luncheons for seniors, and Centering Prayer, among many others.

Information will be presented about all ministries, and people will have a chance to sign up for them. The service will be followed by a fellowship barbecue. "Everyone is welcome to join us for this special event," said Father Kruger.

Trinity Episcopal Church, founded in 1872, is a faith-based

family that welcomes all people and strives to "know Christ and to make the Lord known through faith, love, and service." Sunday services are at 8 a.m. and 10 a.m. with music and celebrated by Reverend Kruger.

In addition, from Tuesday to Friday, the Daily Offices of Morning and Evening Prayer are led by Father Kruger in the Witherington Chapel at 8:30 a.m. and 5 p.m., respectively. The chapel is accessible by outside stairs at the right rear corner of the church. For more information about Trinity, call (908) 276-4047 or visit trinitycranfordnj.org/. Trinity also provides Trinity Episcopal Day School (TEDS), a state-licensed facility serving children from age 2½ through Kindergarten.

Program options include full or half days, from two to five days a week, with extended hours from 7 a.m. to 6 p.m. and Kindergarten Wrap Around. For more information about TEDS, call (908) 276-2881 or visit tedscranford.org.

Library Reveals Schedule Of September Friday Films

SCOTCH PLAINS — The Scotch Plains Public Library invites area movie lovers to gather at the library each Friday at noon for Friday films. The lineup for September is as follows:

September 6: *The Public* (PG-13, 122 minutes). An act of civil disobedience turns into a standoff with police when homeless people in Cincinnati take over the public library to seek shelter from the bitter cold.

September 13: *What Men Want* (R, 117 minutes). A female sports agent who is struggling romantically and professionally suddenly gains an unexpected edge when

she develops the ability to hear men's thoughts.

September 20: *Long Shot* (R, 120 minutes). Journalist Fred Flarsky reunites with his childhood crush, Charlotte Field, now one of the most influential women in the world. As she prepares to make a run for the Presidency, Charlotte hires Fred as her speechwriter and sparks fly.

September 27: *A Dog's Journey* (NR, 108 minutes). A dog finds the meaning of his own existence through the lives of the humans he meets.

These movies are free and open to all. Registration is not required. For more information, visit scotplib.org, call (908) 322-5007, extension no. 204, or email library@scotplib.org. The Scotch Plains Public Library is located at 1927 Bartle Avenue, one block from Park Avenue in the center of the township.

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